			es Bankru RICT OF C					Voluntary	Petition
Name of Debtor (if individual, enter Last,)	irst, Middle):				Name of Joint D	Debtor (Spo	use)(Last, First, Mid		amengangan kang 17.5 tilagi
Muller, Charles									
All Other Names used by the Debtor in (include married, maiden, and trade names): NONE	the last 8 ye	ears			All Other Name (include married, i			the last 8 years	
Last four digits of Soc. Sec. or Indvidual-Taxp (if more than one, state all): 5389	payer I.D. (ITI	IN) No/Comp	plete EIN		Last four digits of		dvidual-Taxpayer	I.D. (ITIN) No Compl	ete EIN
Street Address of Debtor (No. & Street 1310 April Place	et, City, and Sta	ate):			Street Address of	f Joint Debto	r (No. & Str	eet, City, and State):	
Manteca CA			ZIPCODE 95336						ZIPCODE
County of Residence or of the Principal Place of Business: Sar	ı Joaqu:	in	 		County of Resid		e		
	from street add				Mailing Address		otor (if differe	nt from street address):	
SAME									
			ZIPCODE						ZIPCODE
Location of Principal Assets of Busines (if different from street address above): NOT	s Debtor APPLICA	BLE						-	ZIPCODE
Type of Debtor (Form of organization)	((Nature Check one	of Busines	58		Chapter of		Code Under Which (Check one box)	
(Check one box.) Individual (includes Joint Debtors)	П	lealth Care Bu	usiness		Chapter		_	Chapter 15 Petition fo	or Recognition
See Exhibit D on page 2 of this form	<i>u.</i> —	-	eal Estate as de	fined	Chapter 9			of a Foreign Main Pr	•
Corporation (includes LLC and LLP)	_ i	n II U.S.C. §	101 (51B)		Chapter Chapter			Chapter 15 Petition for	
Partnership	1=	lailroad Itockbroker			☐ Chapter		O	f a Foreign Nonmair	Proceeding
Other (if debtor is not one of the above entities, check this box and state type of		Commodity Br	roker		6 11	Nature of	,	eck one box)	
entity below		Clearing Bank Other			individual	C. § 101(8) as	sumer debts, def s "incurred by a a personal, fam	n busi	ts are primarily ness debts.
		Tax-Ex	empt Entit	ty	or nouscino	 	ntar II Dahlara		
			x, if applicable.] -exempt organiz		Check one box:		pter 11 Debtor	3;	
	1-		of the United St					U.S.C. § 101(51D).	
	C	Code (the Inter	mal Revenue Co	xle).	Debtor is not a	a small busine	ess debtor as del	fined in 11 U.S.C. §	101(51D).
Filing Fee (C		·					tingent liquidate less than S2,190	ed debts (excluding d	ebts owed
Filing Fee to be paid in installments (appli signed application for the court's considera									
to pay fee except in installments. Rule 100	6(b). See Offi	icial Fonn 3A	•		Check all applic	able boxes:			
Filing Fee waiver requested (applicable to					A plan is bein	-	-	petition from one or	mara
signed application for the court's considera	tion. See Offi	ciai rom 313	,		I	=	•	U.S.C. § 1126(b).	inore
Statistical/Administrative Information	m							- Tr	COURT USE ONLY
Debtor estimates that funds will be availa									
Debtor estimates that, after any exempt p distribution to unsecured creditors.	roperty is excl	luded and adn	ninistrative expe	enses paid	l, there will be no fun	ds available for		1	
Estimated Number of Creditors	200-999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	Over 100,000		
Estimated Assets	\$500.001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000 to \$100 million	to \$500	\$500,000,001 to \$1 billion	More than		-20099 ILED
	\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50.00 to \$100	0,000,000,001	\$500,000,001 to \$1 billion	More than	3:	. 05, 2009 54 PM 'ORDERED
	million	million	million	nollim	million				BANKRUPTCY COU

Voluntary Petition	Name of Debtor(s):	
(This page must be completed and filed in every case)	Charles Muller	
All Prior Bankruptcy Cases Filed Within Last 8 Yo		-
Location Where Filed: NONE	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of	f this Debtor (If more than one, attac	ch additional sheet)
Name of Debtor:	Case Number:	Date Filed:
NONE District:	Relationship:	Judge:
	Кемионанця.	Junge.
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11) Exhibit A is attached and made a part of this petition	(To be completed if de whose debts are primar I, the attorney for the petitioner named in the fo have informed the petitioner that [he or she] ma or 13 of title 11, United States Code, and have each such chapter. I further certify that I have d required by 11 U.S.C. §342(b). X /s/ Dan Nelson	nrily consumer debts) bregoing petition, declare that I lay proceed under chapter 7, 11, 12 explained the relief available under
	Signature of Attorney for Debtor(s)	Date
(Check ☐ Debtor has been domiciled or has had a residence, principal place of bus preceding the date of this petition or for a longer part of such 180 days the late of this petition or for a longer part of such 180 days the late is a bankruptcy case concerning debtor's affiliate, general partner, ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or assets in the United States but is a defendant the interests of the parties will be served in regard to the relief sought in the concerning debtor's affiliate, general partner, and the principal place of business or assets in the United States but is a defendant the interests of the parties will be served in regard to the relief sought in the concerning debtor's affiliate, general partner, and the principal place of business or assets in the United States but is a defendant the interests of the parties will be served in regard to the relief sought in the concerning debtor's affiliate, general partner, and the principal place of business or assets in the United States but is a defendant the interests of the parties will be served in regard to the relief sought in the concerning debtor's affiliate, general partner, and the principal place of business or assets in the United States but is a defendant the interests of the parties will be served in regard to the relief sought in the concerning debtor's affiliate, general partner, and the principal place of business or assets in the United States but is a defendant to the principal place of business or assets in the United States but is a defendant the interest of the principal place of business or assets in the United States but is a defendant to the principal place of business or assets in the United States but is a defendant to the principal place of business or assets in the United States but is a defendant to the principal place of business or assets in the United States but is a defendant to the principal place of business or assets in the United States but is a defendant to the	Exhibit D In spouse must complete and attach a separate Exhibit part of this petition. In Regarding the Debtor - Venue cities any applicable box) Is siness, or principal assets in this District for 180 day than in any other District. In or partnership pending in this District. In this District. In this District. In this District. In an action proceeding [in a federal or state counters.]	oit D.) sys immediately this District, or has no
	o Resides as a Tenant of Residential Property applicable boxes.)	
Landlord has a judgment against the debtor for possession of debto	.,	ing.)
	(Name of landlord that obtained judgme	ient)
_	(Address of landlord)	
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possessic		
Debtor has included with this petition the deposit with the court of period after the filing of the petition.	any rent that would become due during the 30-day	,
Debtor certifies that he/she has served the Landlord with this certif	fication. (11 U.S.C. § 362(I)).	

Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case)	Charles Muller
S	ignatures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b)	☐ 1 request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	☐ Pursuant to 11 U.S.C. § 1511, 1 request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ Charles Muller /	l x
Signature of Debtor	(Signature of Foreign Representative)
X Signature of Joint Debtor	
•	(Printed name of Foreign Representative)
Telephone Number (if not represented by attorney)	
Date 1-5.09	(Date)
Signature of Attorney*	
X /s/ Dan Nelson	Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney for Debtor(s)	1 declare under penalty of perjury that: (1) 1 am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) 1 prepared this document for
Dan Nelson 105222	compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h),
Printed Name of Attorney for Debtor(s)	and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to
Law Office Nelson & Schwab	11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the
P.O. Box 1770	maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form
Address	19 is attached.
Stockton CA 95201	Principal News collection Community Detition Browners
(209) 473-8211	Printed Name and title, if any, of Bankruptcy Petition Preparer
Telephone Number	Social-Security number (If the bankruptcy petition preparer is not an
1-5-09	individual state the Cocial Consists number of the officer principal
*In a case in which § 707(b)(4)(D) applies, this signature also	responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address
	7MMV33
Signature of Debtor (Corporation/Partnership)	x
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to	
file this petition on behalf of the debtor.	Datç
·	Signature of bankruptcy petition preparer or officer, principal, responsible
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	person, or partner whose Social-Security number is provided above.
11, Office States Code, specified in any pention.	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is
Signature of Authorized Individual	not an individual.
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.
Date	- Improvement of both 11 olders 3 110; to older 3 190.

UNITED STATES BANKRUPTCY COURT **EASTERN DISTRICT OF CALIFORNIA SACRAMENTO DIVISION**

In re	Charles Mull	er	Case No. Chapter 13	
		Debtor(s)		

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint netition is filed, each shouse must complete and file a separate

Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

□ 4.	I am not required to receive a credit counseling briefing because of: [Check the applicable statement]
[Must be accompanie	ed by a motion for determination by the court.]
	Incapacity, (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental deficiency
so	as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable, after
rea	sonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Active military duty in a military combat zone.
	The United States trustee or bankruptcy administrator has determined that the credit counseling requirement
of 11 U.S.C. § 109	(h) does not apply in this district.
l certify und	der penalty of perjury that the information provided above is true and correct.
Signature of Debtor	/s/ Charles Muller
Date:	1-5-09

Certificate Number: 02114-CAE-CC-005372780

CERTIFICATE OF COUNSELING

I CERTIFY that on 11/09/08, at 10:20 o'clock PM EST, CHARLES J MULLER received from Consumer Credit Counseling Service of Greater Atlanta, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Eastern District of California, an individual [or group] briefing (including a briefing conducted by telephone or on the Internet) that complied with the provisions of 11 U.S.C. §§ 109(h) and 111. A debt repayment Plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by Internet.

Date: 11-10-2008 By /s/ANGIE LEGAKIS

Name ANGIE LEGAKIS

Title Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

In re MULLER_CHARLES Debtor(s)	According to the calculations required by this statement: The applicable commitment period is 3 years. The applicable commitment period is 5 years.
Case number: (If known)	☑ Disposable income is determined under § 1325(b)(3).
(,	☐ Disposable income is not determined under § 1325(b)(3).
	(Check the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

		Part l	I. REPORT C	OF INCOM	ME		
!	a. 🛛 Unma	ing status. Check the box that applies an rried. Complete only Column A ("Debtor d. Complete both Column A ("Debtor'	or's Income") for	Lines 2-10.		D.	
1	months prior of monthly in	ust reflect average monthly income received to filing the bankruptcy case, ending on the come varied during the six months, you mappropriate line.	he last day of the n	nonth before	the filing. If the amount	Column A Debtor's Income	Column B Spouse's Incomo
2	Gross wag	es, salary, tips, bonuses, overtime, co	mmissions.			\$8,632.00	\$
3	the differenc farm, enter a	n the operation of a business, profess e in the appropriate column(s) of Line 3. It ggregate numbers and provide details on ude any part of the business expenses	l you operate more an attachment. Do	than one bus not enter a n	umber less than zero.		
	a. Gro	ss receipts	\$	0.00			
	b. Ord	inary and necessary business expenses		0.00			
	c. Bus	iness income	S	ubtract Line t) from Line a	\$0.00	\$
4	in the appropriate of the care a. Gro	her real property income. Subtractive column(s) of Line 4. Do not enter a reperating expenses entered on Line by ss receipts		ero. Do	ne difference o not include any		
	l ll	nt and other real property income			Line b from Line a	40.00	
5				100011001		\$0.00	\$
	interest, aiv	ridends, and royalties.				\$0.00	\$
6	Pension and	d retirement income.				\$0.00	\$
7	expenses tl	ts paid by another person or entity, or ne debtor or the debtor's dependents, de alimony or separate maintenance paym	including child s	upport paid	for that purpose.	\$0.00	\$
8	However, if y spouse was in Column A Unemployr	nent compensation. Enter the amout contend that unemployment compensation abenefit under the Social Security Act, do or B, but instead state the amount in the security act to the the Social Security Act.	o not list the amou	ou or your		\$0.00	\$
						11,	L

Filed 01/05/09 B22C (Official Form 22C) (Chapter 13) (01/08)

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DLLO	(Official Porfit 220) (Chapter 13) (Official Porfit.			~
9	Income from all other sources. Specify source and amount. If necessary separate page. Total and enter on Line 9. Do not include alimony or separate page by your spouse, but include all other payments of alimony or separate Do not include any benefits received under the Social Security Act or payments against humanity, or as a victim of international or domestic terrorism.	rate maintenance payments te maintenance.		
	a.	0		
	b.	0		1
			\$0.00	\$
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add through 9 in Column B. Enter the total(s).	Lines 2	\$8,632.00	\$
11	Total. If column B has been completed, add Line 10, Column A to Line 10, Column the total. If Column B has not been completed, enter the amount from Line	•	\$8	3,632.00

	Part II. CALCULATION OF § 132	5(b)(4) COMMITMENT PERIOD	
12	Enter the amount from Line 11.		\$8,632.00
13	Marital adjustment. If you are married, but are not filing jointly with of the commitment period under § 1325(b)(4) does not require inclusion the amount of the income listed in Line 10, Column B that was NOT pai of you or your dependents and specify, in the lines below, the basis for spouse's tax liability or the spouse's support of persons other than the camount of income devoted to each purpose. If necessary, list additional conditions for entering this adjustment do not apply, enter zero.	id on a regular basis for the household expenses excluding this income (such as payment of the debtor or the debtor's dependents) and the	
	a.	\$0.00	
	b.	\$0.00	
	С.	\$0.00	
			\$0.00
14	Subtract Line 13 from Line 12 and enter the result.		\$8,632.00
15	Annualized current monthly income for § 1325(b)(4). Multiputhe number 12 and enter the result.	oly the amount from Line 14 by	\$103,584.00
16	size. (This information is available by family size at www.usdoj.gov/u bankruptcy court.)	ome for applicable state and household ist or from the clerk of the b. Enter debtor's household size:1	\$47,363.00
17	Application of § 1325(b)(4). Check the applicable box and proceed ☐ The amount on Line 15 is less than the amount on Line 16. period is 3 years" at the top of page 1 of this statement and continue wi ☐ The amount on Line 15 is not less than the amount on Line 16.	d as directed. Check the box for "The applicable commitment ith this statement. Check the box for "The applicable commitment	
	period is 5 years" at the top of page 1 of this statement and continue wi	ith this statement.	

Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME

18	Enter the amount from Line 11.		\$8,632.00
	income listed in Line 10, Column B that w the debtor's dependents. Specify in the lin	but are not filing jointly with your spouse, enter on Line 19 the total of any is NOT paid on a regular basis for the household expenses of the debtor or as below the basis for excluding the Column B income (such as payment of pport of persons other than the debtor or the debtor's dependents) and	
19	the amount of income devoted to each pur conditions for entering this adjustment do	pose. If necessary, list additional adjustments on a separate page. If the not apply, enter zero.	
19	1		
19	conditions for entering this adjustment do	not apply, enter zero.	

Filed 01/05/09
B22C (Official Form 22C) (Chapter 13) (01/08) - Cont. Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by 21 the number 12 and enter the result. \$103,584.00 22 Applicable median family income. Enter the amount from Line 16. \$47,363.00 Application of § 1325(b)(3). Check the applicable box and proceed as directed. The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement. 23 ☐ The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Parts IV, V, or VI. Part IV. CALCULATION OF DEDUCTIONS ALLOWED FROM INCOME Subpart A: Deductions under Standards of the Internal Revenue Service (IRS) National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable 24A household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) \$507.00 National Standards: health care. Enter in Line at below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 16b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total **24B** health care amount, and enter the result in Line 24B. Household members under 65 years of age Household members 65 years of age or older Allowance per member \$57.00 a1. a2. Allowance per member \$144.00 Number of members 1 Number of members ٥ b1. b2. c1. Subtotal \$57.00 c2. Subtotal \$0.00 \$57.00 Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the 25A IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). \$380.00 Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero. 25B IRS Housing and Utilities Standards; mortgage/rent Expense \$1,006.00 b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47 \$0.00 \$1,006.00 C. Net mortgage/rental expense Subtract Line b from Line a. Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below: 26 \$0.00

Case 09-20099

Doc 1

Filed 01/05/09 B22C (Official Form 22C) (Chapter 13) (01/08)

27A	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				
27B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				
	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) I 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in				
28	Line 28. Do not enter an amount less than zero.				
	a. IRS Transportation Standards, Ownership Costs	\$489.00			
	b. Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47				
		\$127.00	•		
<u>,</u> ,=,	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$362.00		
29	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero.				
	a. IRS Transportation Standards, Ownership Costs b. Average Monthly Reymont for any debts secured by	\$0.00			
	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$0.00			
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$0.00		
	<u> </u>				
30	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.				
31	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.				
32	Other Necessary Expenses: life Insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life, or for any other form of insurance.				
33	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required				
34	Other Necessary Expenses: education for employment or for a physically or mentally				
	<u> </u>	thly amount that you estually evered	\$0.00		
35	Other Necessary Expenses: childcare. Enter the total average monion childcare such as baby-sitting, day care, nursery and preschool.	thly amount that you actually expend Do not include other educational payments.	\$0.00		

B22C	C (Official Form 22C) (Chapter 13) (01/08) - Cont.		5
36	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by in paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance listed or health savings accounts listed in Line 3.	nsurance or	
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly among pay for telecommunication services other than your basic home telephone and cell phone service—such call waiting, caller id, special long distance, or internet service—to the extent necessary for your health are that of your dependents. Do not include any amount previously deducted.	as pagers,	0
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.	\$5,835.	.00
	Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lin	es 24-37	
	the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your	nonthly expenses in dependents.	
	\$		
39		\$55.00	
Total and enter on Line 39 If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$0.00			
40	Continued contributions to the care of household or family members. Enter the total ave monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.	rage actual \$0.00	
41	Protection against family violence. Enter the total average reasonably necessary monthly expension actually incur to maintain the safety of your family under the Family Violence Prevention and Services Actually incur to maintain the safety of these expenses is required to be kept confidential by the court	or	
42	Home energy costs. Enter the average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.	\$0.00	
43	Education expenses for dependent children under 18. Enter the total average monthly expense actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or second by your dependent children less than 18 years of age. You must provide your case trustee with of your actual expenses, and you must explain why the amount claimed is reasonable and nece not already accounted for in the IRS Standards.	ary school documentation	
44	Additional food and clothing expense. Enter the total average monthly amount by which your food expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS Nation not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust-clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonecessary.	nal Standards, or from the	
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month or contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly Income.		
46	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.	\$55.00	

Subpart C: Deductions for Debt Payment

DELO	Cinciai	Tom 220/ (Chapter 1	3) (8 1188) - Cont.					
	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.							
		Name of Creditor	Property Securing the Debt	Average Payment	Does payment include taxes or insurance?			
47	a.	Wachovia	Vehicle	\$127.00	☐ Yes ☒ No			
	b.	GEMB	5th Wheel	\$365.00	☐ Yes ☒ No			
	c.			\$0.00	Yes No		ı	
	d.			\$0.00	☐ Yes ☐ No		,	
	e.			\$0.00	☐ Yes ☐ No			
		!		Total: Add Lines a - e	- - - - - - - - - - 		\$492.00	
						╝		
	residen you ma in addit amount	y include in your deducti ion to the payments liste would include any sum:	claims. If any of the debts listed in Line ther property necessary for your support or the ion 1/60th of any amount (the "cure amount") of in Line 47, in order to maintain possession in default that must be paid in order to avoid in the following chart. If necessary, list additional that must be paid in order to avoid in the following chart.	e support of your depe that you must pay the of the property. The cu repossession or forec	ndents, creditor re losure.			
		Name of Creditor	Property Securing the Debt	1/60th of the C				
48	a.			\$0.00				
	b.			\$0.00				
	C.			\$0.00			ļ	
	d.			\$0.00			40.00	
	e.			\$0.00			\$0.00	
				Total: Add Lin	ies a - e]		
49	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 33. \$94.00					\$94.00		
		er 13 administrative ex e resulting administrativ	• • • • • • • • • • • • • • • • • • • •	the amount in Line b,	and			
	a.	Projected average mor	nthly Chapter 13 plan payment.	\$2,290.00	•			
50	b.	issued by the Executiv	our district as determined under schedules e Office for United States Trustees, ailable at www.usdoj.gov/ust/ or from the	× 0.085				
	c.	Average monthly admi	nistrative expense of Chapter 13 case	Total: Multiply Line	s a and b		\$194.650	
51	Total D	eductions for Debt Pa	yment. Enter the total of Lines 47 throug	h 50.		\dashv	\$780.65	
			Subpart D: Total Deduction	ns from Income				
52	Total	of all deductions from				\neg	\$6,670.65	

Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)						
53	Total current monthly income. Enter the amount from Line 20.	\$8,632.00				
54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.					
55	Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).					
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.	\$6,670.65				

B220	(Official	Form 22C) (Chapter 13) (01/08) - Cont.		7
	there is necess You m	tion for special circumstances. If there are special circums no reasonable alternative, describe the special circumstances are ary, list additional entries on a separate page. Total the expenses ust provide your case trustee with documentation of these ed explanation of the special circumstances that make such educations.	and enter the total in Line 57. expenses and you must provide a	
57		Nature of special circumstances	Amount of expense	ן ן
	a.		\$0.00	1 l l
	b.		\$0.00]
	c.		\$0.00	<u> </u>
			Total: Add Lines a, b, and c	\$0.00
58		adjustments to determine disposable income. Add the ter the result.	amounts on Lines 54, 55, 56, and 57	\$6,670.65
59	Month result.	ly Disposable Income Under § 1325(b)(2). Subtract Line 5	8 from Line 53 and enter the	\$1,961.35
<u> </u>		Part VI: ADDITIONAL F	XPENSE CLAIMS	
	health a	Expenses. List and describe any monthly expenses, not otherwand welfare of you and your family and that you contend should be y income under § 707(b)(2)(A)(ii)(I). If necessary, list additional so werage monthly expense for each item. Total the expenses.	an additional deduction from your current	
60		Expense Description	Monthly Amount	
oo	a.		\$0.00	
	b.		\$0.00	
	c.		\$0.00	
		Total: Add Lines a b and c	\$0.00	

both	debtors must sign)		ation provided in this staten	ment is true and correct.	(If this a joint case,
61	+ 1-	<u>- ۲ − ७ ^q</u> Signature: _.	/s/ Charles Mu. (Debtor)	ller + f	
Date	:	Signature:			

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA SACRAMENTO DIVISION

In re Charles Muller	Case No. Chapter 13
	/ Debtor

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxe provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data*if they file a case under chapte 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 0.00		
B-Personal Property	Yes	3	\$ 83,485.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	\$ 38,800.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 5,600.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 70,688.00	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			785 (A)
I-Current Income of Individual Debtor(s)	Yes	1			\$ 5,554.00
J-Current Expenditures of Individual Debtor(s)	Yes	2			\$ 3,934.00
ТОТ	AL	15	\$ 83,485.00	\$ 115,088.00	

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA SACRAMENTO DIVISION

Case 09-20099

In re Charles Muller	Case No.				
	Chapter 13				
	/ Debtor				

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 5,600.00
Claims for Death or Personal injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 5,600.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 5,554.00
Average Expenses (from Schedule J, Line 18)	\$ 3,934.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 8,632.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	The second secon	\$ 8,800.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 5,600.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 70,688.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 79,488.00

in re Charles Muller	Case No.
Debtor(s)	(if known

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenan community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" is the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule, List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed a: Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	HusbandH WifeW JointJ CommunityC	Deducting any	Amount of Secured Claim
None				Non
No continuation sheets attached	TO:	TAL \$	0.00	

(Report also on Summary of Schedules.)

In re	Charles Muller		Case No.	
-		Debtor(s)	 ,	(if know.

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N o n		eW 1tJ	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
. Cash on hand.		Cash on hand Location: In debtor's possession		\$ 75.0
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Washington Mutual - Checking and Savings Location: In debtor's possession		\$ 4,000.0
 Security deposits with public utilities, telephone companies, landlords, and others. 	x			
l. Household goods and furnishings, including audio, video, and computer equipment.		Household goods and furnishings Location: In debtor's possession		\$ 3,200.0
 Books, pictures and other art objects, antiques, stamp, coln, record, tape, compact disc, and other collections or collectibles. 	X			
i. Wearing apparel.		Wearing apparel Location: In debtor's possession		\$ 210.0
. Furs and jewelry.	x			
Firearms and sports, photographic, and other hobby equipment.		Shotgun, .22 rifle, 357 pistol, .38 pistol Location: In debtor's possession		\$ 2,000.0
i. Interests in insurance policies. Name Insurance company of each policy and Itemize surrender or refund value of each.		Term Life Insurance with employer Location: In debtor's possession		\$ 0.0
0. Annuities. Itemizo and namo each issuer.	x			

In re Charles Muller

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	Ю	

Case	No.
Case	IVO.

(if know

SCHEDULE B-PERSONAL PROPERTY

		(Continuation Sneet)			
Type of Property	N 0 n	Description and Location of Property	HusbandI WifeI Joint CommunityG	7 M	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	X				
 Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. 		PERS Location: In debtor's possession			\$ 40,000.00
Stock and interests in incorporated and unincorporated businesses, itemize.	X				
14. Interests in partnerships or joint ventures. Itemize.	X				
Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts Receivable,	X				
17. Alimony, maintenance, support, and properly settlements to which the debtor is or may be entitled. Give particulars.	x				
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			į	
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general Intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25. Automobiles, trucks, trailers and other vehicles and accessories.		1998 Mercedez Benz E300 105,000 miles Location: In debtor's possession	·		\$ 5,000.00

n	re	Charles	Muller
11	167	CHALLES	14177777

De	h	hai	10

(if know

SCHEDULE B-PERSONAL PROPERTY

		(Continuation Sheet)			
Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,
	o n e		Husband- Wife- Joint- Community-	-W -J	Secured Claim or
		2002 Ford F150 118,000 miles Location: In debtor's possession			\$ 4,000.00
		5th Wheel Location: In debtor's possession			\$ 25,000.00
26. Boats, motors, and accessories.	x				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	x				
29. Machinery, fixtures, equipment and supplies used in business.	X				
30. Inventory.	x				
31. Animais.	x				
32. Crops - growing or harvested. Give particulars.	x				
33. Farming equipment and implements,	x				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	x				

Page <u>3</u> of <u>3</u>

Total +

\$ 83,485.00

In re			
	Charles	Mill	700

Debtor(s)

(if know

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

(Check one box)

☐ 11 U.S.C. § 522(b) (2) ☑ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Cash on hand	Calif. C.C.P. \$703.140(b)(5)	\$ 75.00	\$ 75.00
Washington Mutual - Checking and Savings	Calif. C.C.P. \$703.140(b)(5)	\$ 4,000.00	\$ 4,000.00
Household goods and furnishings	Calif. C.C.P. \$703.140(b)(3)	\$ 3,200.00	\$ 3,200.00
Wearing apparel	Calif. C.C.P. §703.140(b)(3)	\$ 210.00	\$ 210.00
Shotgun, .22 rifle, 357 pistol, .38 pistol	Calif. C.C.P. §703.140(b)(5)	\$ 2,000.00	\$ 2,000.00
Term Life Insurance with employer	Calif. C.C.P. \$703.140(b) (7) & (8)	\$ 0.00	\$ 0.00
PERS	Calif. C.C.P. \$703.140(b)(10)(E)	\$ 40,000.00	\$ 40,000.00
1998 Mercedez Benz E300 105,000 miles	Calif. C.C.P. \$703.140(b)(5)	\$ 100.00	\$ 5,000.00
2002 Ford F150 118,000 miles	Calif. C.C.P. §703.140(b) (2) & (5)	\$ 4,000.00	\$ 4,000.00

B6D (Official Form 6D) (12/07)

In re Charles Muller		Case No.	
Debtor(s)	·	(if ki	now

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claim: secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has will the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types o secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor, include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whethe the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Withou Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D. **Amount of Claim** Unsecured Date Claim was Incurred, Nature Creditor's Name and Without Mailing Address of Lien, and Description and Market Contingent Unliquidated Portion, If Any Including ZIP Code and Value of Property Subject to Lien **Deducting Value** Disputed **Account Number** of Collateral (See Instructions Above.) H--Husband W--Wife J--Joint C--Community \$ 6,000.0 \$ 31,000.00 Account No: 5200 Creditor # : 1 GEMB Lending Inc. 5th Wheel 3355 Michelson Dr. Irvine CA 92612 Value: \$ 25,000.00 \$ 2,800.0 \$ 7,800.00 Account No: 5307 Creditor # : 2 Wachovia Dealer Services 1998 Mercedez Benz E300 P.O. Box 25341 105,000 miles Santa Ana CA 92799-5341 Value: \$ 5,000.00 Account No: Value: No continuation sheets attached \$ 38,800.00 Subtotal \$ \$ 8,800.0 (Total of this page) Total \$ \$ 38,800.00 \$ 8,800.0 (Use only on last page) (Report also on Summary of (il applicable, report also on

Statistical Summary of

Certain Liabilities and Related Data)

Schedules.)

Case 09-20099

Doc 1

In re Charles Muller Case No.___ Debtor(s) (if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecure claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of th filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child is a creditor, state the child's parent or guardian, such as "A.B., a minor child is a creditor, state the child's parent or guardian, such as "A.B., a minor child is a creditor, state the child's parent or guardian, such as "A.B., a minor child is a creditor, state the child's parent or guardian the child or guardian the child or guardian the child or guardian child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or th marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim i contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in th box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

	Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled t priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debt report this total also on the Statistical Summary of Certain Liabilities and Related Data.								
	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consume debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.								
(Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.								
-	TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)								
ļ	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, o responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 1 U.S.C. § 507(a)(1).								
İ	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).								
1	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).								
(Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).								
(Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400° per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).								
(Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, tha were not delivered or provided. 11 U.S.C. § 507(a)(7).								
1	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).								
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).								
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a								

drug, or another substance. 11 U.S.C. § 507(a)(10).

Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

continuation sheets attached

in re Charles Muller		Case No.	
Debtor(s)			(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet:	7	axes and	Certain Other L	ebts	0	wed	to Governm	ental Units	3
Creditor's Name, Mailing Address Including ZIP Code, and Account Number (See Instructions above.)	Co-Debtor		Claim was incurred and isideration for Claim		Contingent	Unliquidated Disputed	Amount of Claim	Amount Entitled to Priority	Amount not Entitled to Priority, if any
Account No: Creditor # : 1 Internal Revenue Service-CIO P.O. Box 21126, Stop N781 Philadelphia PA 19114		2007 in	come taxes				\$ 4,800.00	\$ 4,800.00	\$ 0.0
Account No:	+	-			┢	-			
Representing: Internal Revenue Service-CIO		Insolver 4330 Was	l Revenue Service ncy Group 2 tt Ave. Stop SA 52 nto CA 95821	200					
Account No:	$\dashv \dashv$				┝	-			
Representing: Internal Revenue Service-CIO		501 I S: Suite 10							
Account No:	H	 			-				
Representing: Internal Revenue Service-CIO		Civil T	ot of Justice rial Sec.,Western x 683 Ben Franklin	2					
Account No: Creditor # : 2 State Franchise Tax Board Bankruptcy Unit P.O. Box 2952 MS A-340 Sacramento CA 95812-2952	-	2007 ind	come taxes				\$ 800.00	\$ 800.00	\$ 0.1
Account No:					Г				
Representing: State Franchise Tax Board		P.O. Box	ranchise Tax Board x 1673 nto CA 95812-1673	i					
Sheet No. 1 of 1 continuation sheet	s alla	nched		Sub			5,600.00	5,600.00	0.0
to Schedule of Creditors Holding Priority Claims			page of the completed Schedule E. Sum		Γot al al:	al\$	5,600.00		
			page of the completed Schedule E. tical Summary of Certain Liabilities	T If applicabl	Γot le, re	al \$		5,600.00	0.(

B6F (Official Form 6F) (12/07)

In re Charles Muller	,	Case No.	
Debtor(s)		<u></u>	(if known

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priorit against the debtor or the property of the debtor, as of the date of filing of the pelition. The complete account number of any account the debtor has will the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initial: and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 1 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." I the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zlp Code, And Account Number (See instructions above.)	Co-Debtor	W	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 2023 Creditor # : 1 Allied Interstate, Inc. 3000 Corporate Exchange Dr. 5th Floor Columbus OH 43231			Capital One Bank Duplicate				\$ 0.00
Account No: 2023 Creditor # : 2 Capital One Bank USA P.O. Box 30281 Salt Lake City UT 84130-0281							\$ 5,256.0
Account No: 4029 Creditor # : 3 Citibank NA 1000 Technology Dr. MS 504A O'Fallon MO 63368-2240							\$ 51,900.0
Account No: 7174 Creditor # : 4 Citifinanical P.O. Box 22064 Tempe AZ 85285							\$ 4,216.0
1 continuation sheets attached		•		Sub	tota Tota	· 1—	\$ 61,372.0

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Charles Muller ,	Case No
Debtor(s)	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See Instructions above.)	Co-Debtor	H! W	Date Claim was incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 1873	_	C···	Community		╁	┞	\$ 4,616.0
Creditor # : 5 Fidelity Financial Serv 800 Walnut St. Des Moines IA 50309			7277/6936				
Account No: LSTK		╁—		_	╁	-	\$ 0.0
Creditor # : 6 Hunt & Henriques Attorneys at Law 151 Bernal Rd. #8 San Jose CA 95199-1306			Citibank, NA Duplicate				
Account No: 6936		+-		\dashv	╁	╁	\$ 4,700.0
Creditor # : 7 Wells Fargo Financial P.O. Box 98751 Las Vegas NV 89193-8751			7277/1873				
Account No:							
					_		
Account No:							
Account No:		}			-	-	
	-	•		•		-	
Sheet No. 1 of 1 continuation sheets at	tached	to Sc	chedule of	Sub	tota	1\$	\$ 9,316.0
Creditors Holding Unsecured Nonpriority Claims			(Use only on last page of the completed Schedule F. Report also on Sum and, if applicable, on the Statistical Summary of Certain Liabilities	mary of S		iules	\$ 70,688.0

In re Charles Muller	/ Debtor	Case No.	
		-	(if known

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

In re	Charles Muller	/ Debtor	Case No.	
			•	fif known

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debto in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, o territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight yea period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resides with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight year immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Banki P. 1007(m).

Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor
	<u> </u>

In re	Charles Muller		1	Case No	
•	· · · · · · · · · · · · · · · · · · ·	Debtor(s)			(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on thit form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF D	EBTOR AND SF	POUSE		
Status: Divorced	RELATIONSHIP(S);		AGE(S):		
EMPLOYMENT:	DEBTOR		SPO	USE	
Occupation	Police Officer				
Name of Employer	City of Manteca				
How Long Employed	6 years				
Address of Employer	Manteca CA				
INCOME: (Estimate of ave	rage or projected monthly income at time case filed)	· · · · · ·	DEBTOR	SPO	
Monthly gross wages, s Estimate monthly overti	alary, and commissions (Prorate if not paid monthly) me	\$ \$	7,974.00 0.00	\$	0.00
Income from real prope Interest and dividends	PERS PLL DEDUCTIONS Y TAKE HOME PAY peration of business or profession or farm (attach detailed statement) rty or support payments payable to the debtor for the debtor's use or that e. promment assistance income	* ************	7,974.00 1,644.00 40.00 82.00 654.00 2,420.00 5,554.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	99999 99999 99999 99999 99999 99999 9999	0.00 0.00 0.00 0.00 0.00 0.00 0.00
14. SUBTOTAL OF LINES	2.7 THROUGH 13	\$	0.00	\$	0.0
15. AVERAGE MONTHLY		\$	5,554.00	<u>`</u>	0.0
	E MONTHLY INCOME: (Combine column totals		\$	5,554.00	
from line 15; if there is	only one debtor repeat total reported on line 15)		ort also on Summary of S stical Summary of Certain	chedules and, if a	

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

ase 09-20099 Doc 1

In re Charles Muller		Case No.	
Debtor(s)	,		(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made t -weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deduction: from income allowed on Form 22 A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Spouso.		
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,600.00
a. Are real estate taxes included? Yes 🔲 No 🔯		
b. Is property insurance included? Yes No \		200 0
2. Utilities: a. Electricity and heating fuel	}\$	300.00 200.00
b. Water and sewer	\$	200.00 75,00
c. Telephone d. Other Garbage		50.00
0.000	1.	65.QQ
Continuation Page Total (see continuation page for itemization)	· · · · · · · · · · · · · · · · · · ·	200.00
	"	
3. Homo maintenance (repairs and upkeep)		20.00
4. Food	\$	400.00
5. Clothing		100.00 100.00
6. Laundry and dry cleaning	\$	
7. Medical and dental expenses	I -	
8. Transportation (not including car payments)	\$	400.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		
10. Charitable contributions	\$	100.00
11. Insurance (not deducted from wages or included in home mortgage payments)		0.0
a. Homeowner's or renter's		0.0
b. Life	\$	0.0
c. Health	_	
d. Auto	\$	124.0
e. Olher		0.00
Other	\$	0.0
12. Taxes (not deducted from wages or included in home mortgage)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other:	\$	0.00
c. Other:	\$	0.00
14. Alimony, maintenance, and support paid to others	.\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00 0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	.\$	
17. Other:	\$	0.00 0.00
Other:	\$	0.0
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules	-	3,934.0
	\$	3,334.00
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filling of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 16 of Schedule I	\$	5,554.0
b. Average monthly expenses from Line 18 above	\$	3,934.0
c. Monthly net income (a. minus b.)	\$	1,620.00

TI AREL	MONTH AND THE MONTH AND A LI	(12/07)-Continuation Page
		(IEO I / COMBINGUION I LIGO

Case 09-20099

Doc 1

In re <u>Charles Muller</u>		Case No	
	Debtor(s)		
SCHEDULE J-CU (Continuation page)	IRRENT EXPENDITURES OF INDIVIDUAL [DEBTOR	
2. (continuation) OTHER UT	ILITIES		
Cable/Internet		\$	200.0
	Line 2 Continuation Page Total (seen as line item "2" on Schedule J)	\$	200 0

In re Charles Muller	Case No
Debtor	(if known

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

			have read the foregoing summary and schedules, consisting of formation and belief.	sheets, and that they are true and
Date:	<u>+</u>	1.5.09	Signature /s/ Charles Muller Charles Muller	
			[If joint case, both spouses must sign.]	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA SACRAMENTO DIVISION

In re: Charles Muller

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007 (m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations o which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

2008 - \$100,725.00 2007 - \$86,611.00 Earnings Earnings

2006 - \$75,563.00

Earnings

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

3. Payments to	creditors
Complete a. or b., as	appropriate,

a. and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS**

AMOUNT PAID

AMOUNT STILL OWING

Creditor: Only Schedule D Creditors

Address:

None \boxtimes

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filingunder chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition

None Ø

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Sults and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case, (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

Citibank vs. Muller

Collection

San Joaquin County

Judgment for

Superior Court

creditor

None \boxtimes

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None Ш

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

Name: Wilshire Address:

11/07

Description: Foreclosed on real property at: 7002 Burning Tree

Court, Riverbank, CA

6. Assignments and receiverships

None 図

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None X

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None \boxtimes

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filling under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None \boxtimes

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT.

NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERT

AMOUNT OF MONEY OR

Payee: Dan Nelson

Address:

P.O. Box 1770

Stockton, CA 95201

Date of Payment: Prior to

filing

Payor: Charles Muller

Payee: CCCS Address:

Date of Payment:Prior to

\$50.00

\$500.00

filing

Payor:

10. Other transfers

None \boxtimes

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filling under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None 冈

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

11. Closed financial accounts

None \boxtimes

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None 冈

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None 冈

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filling under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None X

List all properly owned by another person that the debtor holds or controls.

Prior address of debtor

None П

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

Debtor:

Name (s) : Same

12/02 - 9/07

Address: 7002 Burning Tree Ct.,

Riverbank, CA

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

Name: Kathi Muller

17. Environmental Information

None Ø

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulations regulations the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar

termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law, Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or habeen, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or sell employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, withis six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None	b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.
None	c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any the books of account and records are not available, explain.
None	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor with two years immediately preceding the commencement of this case.
None	20. Inventories a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount arbasis of each inventory.
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
None	21. Current Partners, Officers, Directors and Shareholders a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent of the voting or equity securities of the corporation.
None	22. Former partners, officers, directors and shareholders a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

22	Mithernale	fram a	nartnarahin	or distribution	by a corporation
٤J.	withdrawais	rrom a	barmersnib	or distribution i	by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceeding the commencement of the case.

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date # 1-5-09	Signature /s/ Charles Muller/ O of Debtor
Date	Signature of Joint Debtor (if any)

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA SACRAMENTO DIVISION

	SACRAMENTO DIVISION				
ln r	Charles Muller Case No. Chapter 13				
	Altorney for Debtor: Dan Nelson				
	Amono, to Booto. But No. Booto.				
	STATEMENT PURSUANT TO RULE 2016(B)				
The	undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:				
1.	he undersigned is the attorney for the debtor(s) in this case.				
2.	The compensation paid or agreed to be paid by the debtor(s), to the undersigned is: 1) For legal services rendered or to be rendered in contemplation of and in connection with this case				
	The unpaid balance due and payable is				
3.	of the filing fee in this case has been paid.				
4.	 a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code. b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court. c) Representation of the debtor(s) at the meeting of creditors. 				
5.	The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for ervices performed, and ${\it None\ other}$				
6.	The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and None other				
7.	. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated: None				
8.	The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's aw firm, any compensation paid or to be paid except as follows: None				
Dat	d: [- 9.04 Respectfully submitted,				

X<u>/s/ Dan Nelson</u>
Attorney for Petitioner: Dan Nelson
Law Office Nelson & Schwab

P.O. Box 1770 Stockton CA 95201

(209) 473-8211